

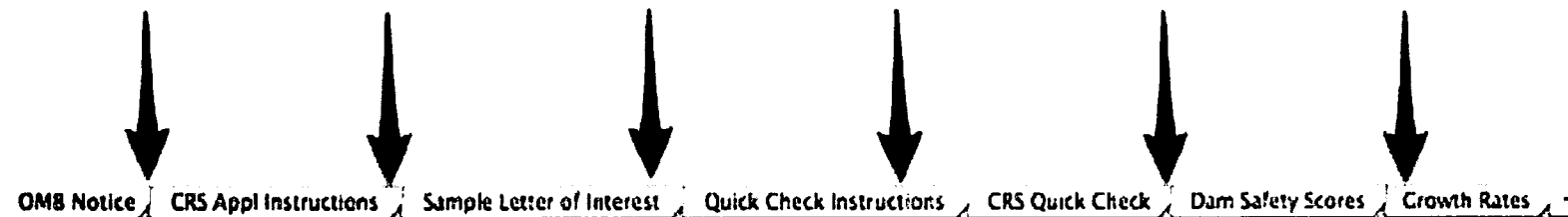
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**National Flood Insurance Program  
Community Rating System  
Application Letter of Interest and Quick Check  
Instructions**

**This document contains 7 tabs, accessible below.**



**FEMA Form Number 086-0-35**

## Community Rating System (CRS) Application Letter of Interest and Quick Check Instructions

*(Note: links to other online pages are highlighted.)*

Application for a Community Rating System (CRS) classification is voluntary. A community can request a CRS classification at any time provided that

1. The community can meet all of the responsibilities listed under "Community Responsibilities" [see below] and
2. The credit points add up to at least 500 points, enough to become a Class 9.

Two application items are needed to request a CRS classification. Both items can be submitted digitally to the ISO/CRS Specialist. Letters needing signatures should be scanned and sent as PDF files. Communities must provide

- (1) A letter of interest that
  - States that the community is interested in joining the CRS,
  - Designates the community's CRS Coordinator, and
  - States that the community will cooperate with the verification process.

The letter is signed by the community's chief executive officer (CEO). A sample letter is provided in the tab of this file named "Sample Letter of Intent."

- (2) Documentation showing that the community is implementing activities that warrant at least 500 points. This can be done by using the CRS Quick Check that is provided in the file in the tab titled "CRS Quick Check." Please read the instructions provided in the table of this file named "Quick Check Instructions."

Note that the ISO/CRS Specialist will check with the FEMA Regional Office to receive approval to visit the community and verify the creditable activities. The Regional Office must have reason to believe that the community is or can be in full compliance with the minimum requirements of the National Flood Insurance Program. Approval of this visit is not the same as a letter of full compliance that is needed from the Regional Office after a Community Assistance Visit is conducted. It is only approval for ISO to start the application process.

Once the two application materials are submitted, the Quick Check is reviewed, and the Regional Office approves the visit, the ISO/CRS Specialist will schedule the initial verification visit with the community. At this visit, each activity likely to receive credit is reviewed in detail and the credits are verified by the ISO/CRS Specialist. A separate Community Assistance Visit may be conducted by FEMA or the State, before or after the application documents can be processed by ISO.

### Community Responsibilities

**To participate in the CRS, a community must:**

- Be in the Regular Phase of the NFIP for at least 1 year.
- Be in full compliance with the minimum requirements of the NFIP. This is documented by a "letter of full compliance" from the FEMA Region.
- Designate a CRS Coordinator.
- Maintain flood insurance on all buildings owned by the community that are required to have flood insurance.
- Submit a recertification each year attesting that all credited activities are still being implemented.
- Track the area of the regulated floodplain and the number of buildings in the regulated floodplain each year.
- Keep elevation certificates, Flood Insurance Rate Maps, and Flood Insurance Studies for as long as the community is in the CRS.
- Maintain other records of activities until they are reviewed at the next verification visit.
- Communities with repetitive loss properties have additional requirements. FEMA or the ISO/CRS Specialist can provide repetitive loss information to local officials.

These responsibilities are spelled out in more detail in the *CRS Coordinator's Manual*.

## Community Letter of Interest to Join the CRS

***{Community letterhead}***

{Date}

{Name}

Federal Emergency Management Agency

Region { }

{Address}

{City, ST, Zip}

*{See the list of FEMA Regional Offices at <http://crsresources.org/100-2/>}*

Dear {Name}:

The City/Town/County of \_\_\_\_\_ {name} is interested in participating in the Community Rating System so that our residents will qualify for discounted flood insurance premiums.

Our CRS Coordinator is \_\_\_\_\_ {name}, who can be reached at \_\_\_\_\_ {phone} or \_\_\_\_\_ {e-mail address}.

We will cooperate with FEMA, the Insurance Services Office, and the CRS verification process to ensure that our credited activities are fully earned and warranted.

Please ask the Insurance Services Office to visit us to review our program in depth.

Sincerely,

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_ {name}  
\_\_\_\_\_ {title}

*{Note: this letter must be signed the by chief executive officer of the community, such as the mayor or city manager.}*

cc: ISO/CRS Specialist

*{List of ISO/CRS Specialist available at <http://crsresources.org/100-2/1>}*

## CRS Quick Check

The Community Rating System (CRS) Quick Check is a tool to help communities join the CRS. It is one of two application items required for a community to request a CRS classification. The other is the letter of interest from the community's chief executive officer, which is explained in Application to the Community Rating System (see tab of this file titled "CRS Appl Instructions").

The objective of the CRS Quick Check is to show that the community is doing enough floodplain management activities above and beyond the minimum requirements of the National Flood Insurance Program to warrant 500 credit points, enough to be a CRS Class 9 or better. The CRS Quick Check itself is an Excel file that can be downloaded and filled out.

For the sake of space, the CRS Quick Check uses very short statements for each activity and element. More information on these activities and elements are provided in the table below.

For a full explanation of each activity and element, see the *CRS Coordinator's Manual*. The section numbers in the left columns of the CRS Quick Check and the Instructions coincide with the section numbers in the *CRS Coordinator's Manual*.

## CRS Quick Check Instructions

1. Collect the following from your ISO/CRS Specialist. ISO/CRS Specialists are listed at <http://crsresources.org/100-2/>
  - a. The number of repetitive loss properties in your community. If > 0, ask your ISO/CRS Specialist for the list of the addresses.
  - b. The BCEGS class for your community. Enter the higher of the 2 numbers in the top line. If there is no BCEGS class, enter "10."
2. The CRS Quick Check does not include everything that the CRS credits, only those more common items. Elements that are highlighted have been credited for at least 75% of the CRS communities in the country.
  - a. Highlighted items will probably provide the 500 points that are needed. You are welcome to review the rest of the items to see if more credit is likely.
  - b. Do not change numbers in the shaded cells.
  - c. Enter the "Score" figure in the Now column if it is being done now.
  - d. Enter the "Score" figure in the "Could" column if your community could start doing this relatively easily.
  - e. The "Max" column shows the potential maximum credit that could be assigned by ISO at the verification visit.
3. Section numbers in the left columns of the CRS Quick Check and these instructions coincide with the section numbers in the *CRS Coordinator's Manual*.

4. Summary explanations for the questions are on the following pages. Detailed information on each section can be found in the CRS Coordinator's Manual, which can be downloaded from <http://crsresources.org>.

**Acronyms used in the Quick Check:**

BCEGS: Building Code Effectiveness Grading Schedule, a classification system for building departments administered by ISO.

CRS: The Community Rating System.

FIRM: The community's Flood Insurance Rate Map.

ISO: The Insurance Services Office, the company that administers the CRS for FEMA.

NFIP: The National Flood Insurance Program.

SFHA: The Special Flood Hazard Area shown on the community's FIRM.

| Section |       | Prerequisites  |
|---------|-------|--|
| 211     | a (2) | Have you had a Community Assistance Visit (CAV) in the last year that concluded you are in full compliance with the NFIP? <i>If your community has not had a recent CAV, but you expect that all floodplain development has been properly regulated in accordance with your floodplain management ordinance, check "Can Meet." Eventually, there must be an official letter from your FEMA Regional Office that your community is in full compliance with the NFIP before the full application can be processed. Meanwhile, the Quick Check can be used for the application submittal and to tell your ISO/CRS Specialist what credit is likely.</i>   |
|         | a (4) | How many repetitive loss properties are there in your community? <i>Some of them can be removed if they are not in your community's corporate limits or if they have been mitigated. If changes are needed, your ISO/CRS Specialist can go over the paperwork requirement (AW-501s) when he visits.</i>  |
|         | a (4) | What is your repetitive loss category? (A = no rep losses, B = 1 - 9, C = 10 or more)<br><i>Category A: No requirements</i><br><i>Category B: Get a general sense of where the repetitive loss properties are. See if you can identify likely areas. See also "Mapping Repetitive loss Areas" at <a href="http://crsresources.org/500-2/">http://crsresources.org/500-2/</a>. Your community will have to provide:</i> <ol style="list-style-type: none"> <li><i>a. A description of the causes of the repetitive loss flooding. This may be a brief paragraph for each area.</i></li> <li><i>b. A map identifying the repetitive loss areas. Those areas include the properties on the FEMA list and adjacent properties with similar flooding conditions.</i></li> <li><i>c. A list of the addresses of all properties in the repetitive loss area(s) with insurable buildings on them.</i></li> <li><i>d. A notice must be sent to each property in the repetitive loss areas every year. Your ISO/CRS Specialist can explain the details.</i></li> </ol> <i>Category C: Everything a Category B community has to do plus:</i> <ul style="list-style-type: none"> <li><i>- A floodplain management plan that includes the repetitive loss areas, <u>or</u></i></li> <li><i>- A hazard mitigation plan that includes the repetitive loss areas, <u>or</u></i></li> <li><i>- Repetitive loss area analysis reports for each area</i></li> </ul> |

| Section | Prerequisites |  |
|---------|---------------|--|
|         |               | <p>Check with your ISO/CRS Specialist to see if there's an approved hazard mitigation plan that covers your community. Look at the plan. If it covers your community's repetitive loss areas, you may have met this plan requirement.</p>  |
|         | a (5)         | <p>Have you maintained flood insurance policies on all buildings that have been required to have one? Your community needs to have a flood insurance policy on each building it owns that had a policy required as a condition of Federal aid (e.g., an EPA grant or FEMA disaster assistance). Generally, these will only be buildings located in the Special Flood Hazard Area. Even if there was no requirement, it's a good idea. Any disaster assistance for publically owned and insurable buildings in the SFHA will be reduced by the amount of flood insurance that should have been taken out. For more information see Figure 210-1 in the CRS Coordinator's Manual.</p>  |
| 213     | a             | <p>How many buildings are in your community's Special Flood Hazard Area? Provide as accurate a count as you can. This number will be kept updated over the years. Your ISO/CRS Specialist can provide guidance on how much of an effort is needed.</p>   |
|         | a             | <p>How large is your community's Special Flood Hazard Area (in acres)? Provide as accurate a measure as you can. This number will be kept updated over the years. Your ISO/CRS Specialist can provide guidance on how much of an effort is needed.</p>   |
| 310     | a             | <p>Will you keep FEMA Elevation Certificates on all new buildings and substantial improvements in the SFHA and check that they are correctly filled out? This also applies to FEMA Floodproofing Certificates and V Zone Certificates. <u>This is a prerequisite for joining the CRS. "Correctly filled out" means that each item on the checklist is complete and correct. See <a href="http://crsresources.org/300-3/">http://crsresources.org/300-3/</a> and Figure 310-2 in the CRS Coordinator's Manual.</u></p>  |
|         | b             | <p>Do you have FEMA Elevation Certificates on buildings built before your CRS application? If so, enter 12 points. If your community has Elevation Certificates on the majority of the buildings constructed in the SFHA since its initial FIRM date, enter 24.</p>  |
| 320     | a MI 1        | <p>This section is a prerequisite for the rest of the credits in 320.</p> <p>Are you willing to publicize that you will read FIRMs for inquirers and keep a record of what you told them? You must keep your FIRM up to date. "Up to date" means the FIRM used for permit decisions reflects new subdivisions, annexations, map revisions, and Letters of Map Change (LOMAs and LOMRs). Most every community reads its FIRM for inquirers and keeps the FIRM up to date. The key for CRS credit is publicizing the service and keeping a record.</p> <ul style="list-style-type: none"> <li>- Publicity can be an article in a community newsletter that reaches everyone (a newspaper does not usually qualify) or a notice mailed to local lending institutions, insurance agencies, and real estate agencies.</li> <li>- A record of the service can be established by recording information in a log (Figure 320-5 in the CRS Coordinator's Manual) or by completing a form letter and keeping a copy.</li> <li>- Your community must advise the inquirer of the mandatory flood insurance purchase requirement. Examples of explanations are in the form letter template and in Figure 320-1 of the CRS Coordinator's Manual.</li> </ul> <p>If your community is willing to do all this, enter 30 points. You can then qualify for the following additional credits, but the max credit for 320 is 90 points.</p> |
|         | b MI 2        | <p>Do you provide inquirers with other non-insurance related information that is shown on your FIRM? This is for providing non-insurance related information that is shown on most FIRMs, such as protected coastal barriers, floodways, or lines demarcating wave action.</p>   |



| Section |        | Prerequisites   |
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|         | c MI 3 | Do you provide information about flood problems other than those shown on the FIRM?<br><i>Such problems could include flooding in unmapped areas, local drainage problems, or the 500-year floodplain, outside the SFHA.</i>  |
|         | d MI 4 | Do you provide information about flood depths?<br><i>This can be site-specific information, such as the depth of the base flood at a building or a map like the one in Figure 320-3 in the CRS Coordinator's Manual.</i>  |
|         | e MI 5 | Do you provide information about special flood-related hazards, such as erosion, subsidence, or tsunamis?<br><i>The special flood-related hazards include alluvial fans, moveable bed streams, closed basin lakes, coastal erosion, ice jams, land subsidence, mudflow and tsunamis.</i>  |
|         | f MI 6 | Do you provide information about past flooding at or near the site in question?<br><i>This can include whether the property is in a repetitive loss area.</i>   |
|         | g MI 7 | Do you provide information about areas that should be protected because of their natural floodplain functions?<br><i>Providing data from a wetland or habitat map would qualify.</i>  |
| 330     | a      | Enter 2 points for each flood-related informational brochure, flyer, or other document that is set out for the public to pick up.<br><i>These can be documents prepared by any agency or organization, including FEMA and insurance companies, provided they address your community's flood hazard, flood insurance, flood protection, floodplain regulations, or natural floodplain functions.</i><br><i>Attach a copy of the material(s) to the packet sent to your ISO/CRS Specialist.</i> |
|         | a      | Enter 4 points for each flood-related newsletter, presentation, or other outreach project that is implemented every year.<br><i>Attach a copy of the material(s) to the packet sent to your ISO/CRS Specialist.</i>   |
| 340     | a      | Do real estate agents actively advise house hunters if a property is located in a Special Flood Hazard Area?<br><i>If real estate agents actively advise people if a property is in the SFHA, enter 25 under "Could" and your ISO/CRS Specialist will go through the details. Often, the local real estate practice does not qualify for credit.</i>  |
|         | b      | Are there state or local requirements that sellers must disclose whether a property has been flooded?<br><i>Examples are requiring real estate agents and/or sellers to advise potential purchasers whether "to the best of their knowledge and belief" the property has ever been flooded and requiring final recorded subdivision plats to display the flood hazard area. Enter 5 points for each such state or local regulation.</i><br><i>Attach a copy of the relevant regulation</i>    |
|         | c      | Do real estate agents give house hunters a brochure or handout advising them to check out the flood hazard before they buy?<br><i>Eight points are possible if your community can get real estate agents to give house hunters a brochure on checking out the flood hazard before they buy.</i>   |
| 350     | a      | Do you have any flood-related references in your public library?<br><i>If the library has publications on flood insurance and property protection, enter 5 points. If there is interest in putting free FEMA publications in the library, look at the Library Publications order form in Appendix C of the CRS Coordinator's Manual. If you send the order form in, enter five more points under "Could."</i>   |

| Section | Prerequisites |  |
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|         |               | <i>If your community is in a county with a county-wide library system and another community in the county is getting this credit, enter 10 points. Your ISO/CRS Specialist can tell you what communities are getting this credit.</i>  |
|         | c             | <i>Do you have flood-related information or links on your community's website?<br/>If your community's website has information or links to sites with information on the flood hazard, flood insurance, permit requirements, etc., enter 15 points. A lot more points are possible. See Section 350 of the Coordinator's Manual for more details.</i>  |
| 360     | a,b           | <i>Do you visit homes and help people determine how they could reduce their flooding or drainage problem?<br/>Does (or could) your community make site visits to help property owners (1) determine why there is a flood or drainage problem and (2) provide general information on how to fix the problem (construction plans or specifications are not required). If your community is willing to publicize this service and keep a record of what the inquirer was told, enter 25 points. This activity must be publicized annually in a newsletter or other outreach project that reaches everyone in your community or in the floodplain.<br/>If your community is doing this now, attach a copy of a memo or other record of such a visit, with the findings and recommendations.<br/>This credit is a prerequisite for the next credit on financial assistance.</i> |
|         | c             | <i>If so, do you talk to people about sources of financial assistance for flood or drainage protection measures?<br/>The previous credit is a prerequisite for this credit.<br/>Financial assistance programs include funding available from your community, mitigation grants, Increased Cost of Compliance, etc.</i>   |
| 370     |               | <i>Have you reviewed all your community's flood insurance policies and analyzed where coverage should be improved?<br/>Activity 370 (Flood Insurance Promotion) is a new activity that credits a series of elements to analyze flood insurance coverage and where improvements are needed, prepare an outreach program, implement the program, and provide advice to people with questions on flood insurance.</i>   |
| 410     | a             | <i>Have you conducted your own flood studies and do you use the data when regulating new development?<br/><br/>This could be a separate flood study that your community uses or a study that was incorporated into the current FIRM. The study could have been prepared by your community, a developer, the county, the State, or any agency other than FEMA.</i>  |
|         | a             | <i>Do you provide (or require the developer to provide) base flood elevations in approximate A Zones?<br/>The minimum NFIP requirements of using available data and requiring BFEs from developments of 50 lots or 5 acres do not qualify for this credit. BFEs would have to be calculated for every project that will involve construction of a new or substantially improved building.<br/>Attach a copy of the relevant ordinance section.</i>   |
|         | b             | <i>Did your community contribute to the cost of a Flood Insurance Study (e.g., provided cash or a better topo base map)?<br/>If available, check the appropriate sections of the Flood Insurance Study to see if it included an existing study and/or better topo provided by your community, county, state, etc. Do not double count this and any credit counted as a flood study in 410.a.<br/>Attach a copy of the relevant page(s) in the Flood Insurance Study text.</i>  |
| 420     | a             | <i>What percentage of your Special Flood Hazard Area is kept as park or other publicly preserved open space?</i>   |

| Section | Prerequisites |   |
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|         |               | <p><i>Credited open space includes public parks, athletic fields, golf courses, church camps, hunting clubs, and other green space that will be preserved as open space. There is no credit for open water greater than 10 acres, areas with buildings on them (other than rest rooms and similar necessary appurtenances), street rights of way, or areas where filling is allowed (e.g., a storage yard).</i></p> <p><i>The percentage entered is multiplied times the maximum score for the element, 1,450, to get the actual points for preserving floodplain open space.</i></p> |
|         | c             | <p><i>Are some of those parks or other publicly preserved open spaces preserved in or restored to their original natural state? This would require natural area(s) with no picnic grounds, ball fields, or recreational facilities other than trails. Your ISO/CRS Specialist will need a written statement from an expert in the natural sciences, such as a botanist, biologist, forester, or landscape architect.</i></p>  |
|         | c             | <p><i>Does your community have density transfers or other regulations to encourage developers to keep the SFHA as open space? Such regulations could include density transfers, transfers of development rights (TDRs), bonuses for avoiding the floodplain or other sensitive areas, and allowing for planned unit developments (PUDs) or cluster development . Attach a copy of the relevant ordinance section.</i></p>   |
|         | f             | <p><i>What percentage of your SFHA is zoned for minimum lot sizes of 5 acres or larger? The percentage entered is multiplied times 300 to get the actual points for low density zoning in the floodplain.</i></p>   |
| 430     | a (1)         | <p><i>Does your community prohibit filling or require compensatory storage in all or parts of the SFHA? Compensatory storage requires the developer to remove a cubic foot of fill for every cubic foot that is brought into the floodplain. The requirement for compensatory storage or a fill prohibition must be enforced throughout the floodplain, not just in the floodway. Attach a copy of the relevant ordinance section.</i></p>  |
|         | a (2)         | <p><i>Does your community prohibit filling or certain types of buildings from all or parts of the SFHA? An example would be a regulation that prohibits residential buildings in the regulatory floodway or V Zone. Attach a copy of the relevant ordinance section.</i></p>  |
|         | a (3)         | <p><i>Does your community prohibit or limit the storage of hazardous materials from all or parts of the SFHA? Attach a copy of the relevant ordinance section.</i></p>  |
|         | b             | <p><i>Does your community have a freeboard requirement? Enter 80 points for each foot of freeboard required for elevation and floodproofing projects. If there are areas of approximate A Zone where there are no elevation requirements, then enter 50 points per foot.</i></p> <p><i>Do not count a requirement to build three feet above grade in an approximate A Zone or two feet above grade in an AO Zone. Attach a copy of the relevant ordinance section.</i></p>  |
|         | c             | <p><i>Do you have compaction and erosion protection requirements for filling used to support buildings? Many communities require that all new buildings built on fill must be on compacted fill, protected from erosion and scour. This requirement may be in your building code. Attach a copy of the relevant ordinance section. Note that credit is dependent on having permit records that show that the ordinance is enforced.</i></p>   |

| Section | Prerequisites   |
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| d       | <p>Do you track building improvements and repairs cumulatively and add the values up to reach the 50% threshold?<br/> <i>Some communities track all permits and add up all improvements and repairs made over the years to determine when the substantial improvement/substantial damage 50% limit is met. This may or may not need special ordinance language, but CRS credit depends on good record keeping.</i><br/> <i>Attach a copy of the relevant ordinance section.</i></p>   |
| d       | <p>Do you define substantial damage to include 2 floods in 10 years with average damage at 25% of the building's value?<br/> <i>Attach a copy of the relevant ordinance section.</i></p>  |
| e       | <p>Do you require critical facilities to be protected to the 500-year flood level?<br/> <i>Critical facilities include sites and structures that are vital to the community (e.g., hospital, fire station, water treatment plant) or that could cause significant problems if flooded (e.g., hazmat site, wastewater treatment plant). Enter 30 points (instead of 20) if the regulations require critical facilities to be protected to the 500-year flood level and have dry ground access during a 500-year flood.</i><br/> <i>If you prohibit new critical facilities from all or parts of your floodplain, enter 30 points.</i><br/> <i>Attach a copy of the relevant ordinance section.</i></p> |
| g       | <p>Do you require a non conversion agreement signed by the permit applicant for an elevated building?<br/> <i>A non conversion agreement ensures that the lower area of an elevated building is kept open for parking, storage, and building access and not improved or altered to make it non conforming.</i><br/> <i>Attach a copy of the relevant ordinance section.</i></p>   |
| h       | <p>Does your community enforce the International Building and Residential Codes (IBC and IRC)?<br/> <i>Most state building codes are based on the International Codes and would be credited. The final credit will depend on local enforcement of the code.</i></p>   |
| h       | <p>BCEGS classes come in two numbers (the class for residential construction and the class for nonresidential construction).<br/> Enter the higher of the two in the top line of the Excel spreadsheet. If your BCEGS class is 5 or better, your BCEGS credit is calculated automatically. There is no credit for BCEGS classes of 6 or higher.<br/> If the building department does not know its BCEGS class, check with your ISO/CRS Specialist.</p>  |
| i       | <p>Do you have regulations that ensure that every new building will be built protected from local drainage flooding?<br/> <i>Sections 1803.3 and 1805 of the International Building Code require positive drainage away from the structure. Enter 10 points if your community can document that this requirement is enforced (e.g., there are permit inspection records that show that the requirement was met).</i><br/> <i>Attach a copy of the relevant ordinance section.</i></p>   |
| o       | <p>Enter 5 points for every CFM or EMI NFIP course graduate, up to a max of 25 points.<br/> <i>Five points can be added for each regulatory staff person who is a Certified Flood-plain Manager and/or a graduate of the following four-day classes conducted by FEMA's Emergency Management Institute (EMI): Managing Floodplain Development Through the NFIP (E273), Coastal Construction (E386), and Floodplain Management Advanced Topics (E194, E282, E284). The classes can be either at EMI or field deployed by the FEMA Regional Office.</i></p>   |
| o       | <p>Do you keep paper records at a secure offsite storage site or scan them and back up the files?<br/> <i>5 points can be provided if all elevation certificates, regulations, plans, and other key records for floodplain development permits are stored in a secure location, outside of any floodprone area and at least one mile away from the permit office. The records must be copied to the off-site storage location at least once each year.</i></p>  |

| Section |   | Prerequisites  |
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| 440     | a | Is your FIRM on a local GIS layer and does the GIS also show streets and parcels?<br><i>Credit is provided if your community's GIS system shows the SFHA boundaries, corporate limits, streets, and parcel or lot boundaries. The GIS must be used by the permit office. More points can be provided if the GIS has additional information, such as the floodway or contour lines, as listed in Section 442.a.</i>   |
|         | b | Have you kept copies of all your old FIRMS?<br><i>This credit is dependent on having every FIRM and Flood Insurance Study issued since the original FIRM date. Additional points are provided if your community has all of its Flood Hazard Boundary Maps.</i>   |
|         | c | Use the handout "CRS Credit for Benchmark Maintenance" (found in <a href="http://crsresources.org/400-2/">http://crsresources.org/400-2/</a> ) to see if there are any benchmarks in the National Spatial Reference System.<br><i>With Internet access, you can see if there are any qualifying benchmarks within 1 mile of the SFHA.</i>  |
| 450     | a | Do you require new developments to build stormwater retention or detention basins?<br><i>Usually retention/detention regulations for new development are found in the subdivision ordinance. The rules must cover the watershed (not just the floodplain). Attach a copy of the relevant ordinance section. It must clearly require that the peak runoff of 10-year or greater storms from new developments be no greater than the runoff from the site in its pre-development condition. If the regulations require the developer to retain or detain the 50 or 100-year storm, enter 40 or 50 points, respectively.<br/>Attach a copy of the relevant ordinance section.</i> |
|         | c | Do you have permit records that show that you require new developments to control erosion from construction projects?<br><i>Most communities have erosion and sedimentation control requirements for construction projects. Enter 10 points if your community can document that this requirement is enforced (e.g., there are permit inspection records that show that the requirement was met).<br/>Attach a copy of the relevant ordinance section.</i>  |
|         | d | Do you have permit records that show that you require new stormwater facilities to include water quality provisions?<br><i>Most communities require facilities to include measures such as grass swales and settling ponds to clean stormwater runoff. Enter 20 points if your community can document that this requirement is enforced (e.g., there are water quality provisions in developers' drainage plans).<br/>Attach a copy of the relevant ordinance section.</i>   |
|         | a | Have you adopted a floodplain management or hazard mitigation plan that has been approved by FEMA?<br><i>This credit is most commonly provided for a county-wide hazard mitigation plan that your community adopted. Check with your ISO/CRS Specialist to see if there's an approved hazard mitigation plan that covers your community. If so, enter the number of points it is getting under the "Now" points.<br/>Attach a copy of the plan's table of contents.</i>  |
|         | c | Have you adopted a plan to protect aquatic or riparian species or other natural floodplain function?<br><i>Most any plan that protects the habitat for an aquatic or riparian species will qualify for the 15 points, provided it has been adopted by your community's governing body or an appropriate regional agency. Plans that only address water quality are not credited.<br/>If you have more than one qualifying plan, enter 15 points for each, up to a maximum of 90 points.<br/>Attach a copy of each plan's table of contents.</i>  |

| Section |     | Prerequisites   |
|---------|-----|---|
| 520     |     | Enter 3 points for every building that has been cleared out of the floodplain up to a maximum of 190 points.<br><i>This credit is provided for clearing primary structures. Do not count garages and other accessory structures or parcels where the old building was replaced by a new, compliant, one. The parcels must be preserved as open space. This should be easy to document if a FEMA buyout was involved.</i>  |
| 530     |     | Enter 2.4 points for every pre-FIRM building that has been elevated voluntarily (not due to an NFIP code requirement). The Quick Check maximum is 160 points.<br><i>This credit is provided for elevating primary structures. Do not count garages and other accessory structures. This should be easy to document if a FEMA mitigation grant was involved.</i>   |
| 540     | a   | Do you have a program to regularly inspect streams, ditches, and other channels and to remove debris when found?<br><u>Your ISO/CRS Specialist will need to see written drainage maintenance procedures and records of annual inspections and actions taken when problems were found. Your ISO/CRS Specialist can give more guidance on what will be needed. See also "CRS Credit for Drainage Maintenance" in <a href="http://crsresources.org/500-2/">http://crsresources.org/500-2/</a>.</u>           |
|         | c   | If you have credit for 540.a, do you have a capital improvements program for drainage improvements?<br><i>This credit is dependent on having a channel inspection and maintenance program (Section 540.a). Attach a page from the capital improvements plan that shows at least one drainage project.</i>   |
|         | d   | If you have credit for 540.a, do you have an ordinance that prohibits dumping debris, junk, grass, and other landscape waste in drainageways?<br><br><i>This credit is dependent on having a channel inspection and maintenance program (Section 540.a). Note that a generic nuisance ordinance or an anti-pollution ordinance usually does not qualify. Attach a copy of the relevant ordinance section.</i>   |
|         | e   | If you have credit for 450.a, do you have a program to regularly inspect storage basins and to remove debris when found?<br><i>This credit for inspecting and maintaining retention and detention basins is dependent on having regulations that require such basins in new developments (Section 450.a).</i>   |
| 610     | a   | Do you have a system for getting notified when flooding is expected (more than listening to the radio)?<br><i>Credit for any one element, a – d, is dependent on getting some credit from all four. These 610 questions should be checked with your community's emergency manager. This first question is about whether your community monitors river gages or otherwise gets an advance notice if a stream is expected to flood. A generic notice that low lying lands will flood is not creditable.</i> |
|         | b,c |   |
|         | d   | Do you have a flood response plan (or flood annex to the emergency plan) that specifies what to do after a flood notification?  |

| Section |   | Prerequisites  |
|---------|---|--|
|         |   | <i>The plan or annex must list specific instructions for different flood levels, such as "Notify the Lincoln School if the expected flood level will exceed _____," "Close the Main Street bridge at flood level _____ ..." or "Relocate the equipment out of Fire Station #1 at flood level _____..."</i>   |
|         |   | <i>Do you have a master list of critical facilities in the floodplain and arrangements for special warnings to them? Attach a copy of the latest list of critical facilities in the floodplain. For credit, it must be updated annually.</i>   |
|         | e | <i>Are you a StormReady or TsunamiReady community? (see <a href="http://www.stormready.noaa.gov/">www.stormready.noaa.gov/</a>) This credit is provided if your community is listed on the StormReady or Tsunami-Ready websites and has some credit under each element in Section 610 a – d.</i>   |
| 620     |   | <i>Do you have a levee, a levee maintenance program, and a levee failure warning and response plan (similar to 610 a-d)? Is there an annual outreach project sent to properties in the area that would flood if the levee overtopped? This credit is provided to communities that have some areas protected by levees (accredited or non-accredited), provided they have an acceptable inspection and maintenance program and a levee failure warning and response plan similar to the criteria for a flood warning and response program in Sections 610 a through d.</i>  |
| 630     | a | <i>Is your community threatened by a failure of an upstream dam? If so, enter the credit for the State's dam safety program. i.e., the value for "SDS" from the second worksheet. Enter the points for your State's dam safety program found in worksheet in the second tab of the Excel file.</i>   |
|         | b | <i>Do you have a dam failure warning and response plan (similar to 610 a-d)? Is there an annual outreach project sent to properties in the area that would flood if the dam failed? This credit has the same prerequisite as the credit for the State's dam safety program: there must be an upstream high hazard dam that would cause a threat to life in your community if it failed. The credit is for a dam failure warning and response plan similar to the criteria for a flood warning and response program in Sections 610 a through d. Your community would need to have a dam failure inundation map and an emergency response plan or annex that includes specific steps, such as the ones noted for 610 b, c, above.</i> |
| 710     |   | <i>Enter your county's growth rate, i.e., the value for "CGA" from the right column on the third worksheet. Get the growth rate ("CGA") from the third tab in the Excel file. Note that this multiplier only applies to points in the 400 series.</i>  |
|         |   | <i>Total "Now" + "Could"<br/>This is automatically done by the Excel software to determine the probable CRS class.</i>   |

| CRS Quick Check  |               |   |  |                          |                                |       |     |                        |       |       |     |
|------------------|---------------|---|--|--------------------------|--------------------------------|-------|-----|------------------------|-------|-------|-----|
| Community name   |               |   |  | State                    |                                | BCEGS |     | 10                     |       |       |     |
| NFIP Number      |               |   |  | FIRM Effective Date      |                                |       |     |                        |       |       |     |
| Population       |               |   |  | Current FIRM Date        |                                |       |     |                        |       |       |     |
| Application Date |               |   |  | County                   |                                |       |     |                        |       |       |     |
|                  |               |   |  |                          | <u>Chief Executive Officer</u> |       |     | <u>CRS Coordinator</u> |       |       |     |
| Name             |               |   |  |                          |                                |       |     |                        |       |       |     |
| Title            |               |   |  |                          |                                |       |     |                        |       |       |     |
| Address          |               |   |  |                          |                                |       |     |                        |       |       |     |
| Address          |               |   |  |                          |                                |       |     |                        |       |       |     |
|                  |               |   |  | CRS Coordinator's phone  |                                |       | Fax |                        |       |       |     |
|                  |               |   |  | CRS Coordinator's e-mail |                                |       |     |                        |       |       |     |
| Section          | Prerequisites |   |  |                          |                                |       | Met | Can Meet               | Enter |       |     |
| 211              | a(2)          | Have you had a Community Assistance Visit that concluded you are in full compliance with the NFIP?                                |  |                          |                                |       |     |                        |       |       |     |
|                  | a(4)          | How many repetitive loss properties are there in your community?  |  |                          |                                |       |     |                        |       |       |     |
|                  | a(4)          | What is your repetitive loss category? (A = no rep losses, B = 1 - 9, C = 10 or more)   |  |                          |                                |       |     |                        |       |       |     |
|                  | a(5)          | Have you maintained flood insurance policies on all buildings that have been required to have one?                                |  |                          |                                |       |     |                        |       |       |     |
| 213              | a             | How many buildings are in your community's Special Flood Hazard Area?   |  |                          |                                |       |     |                        |       |       |     |
|                  | a             | How large is your community's Special Flood Hazard Area (in acres)?   |  |                          |                                |       |     |                        |       |       |     |
|                  |               | Scores  |  |                          |                                |       |     | Now                    | Could | Score | Max |
| 310              | a             | Will you keep FEMA Elevation Certificates on all new buildings and substantial improvements in the SFHA?                          |  |                          |                                |       |     | 38                     |       | 38    | 38  |
|                  | b             | Do you have FEMA Elevation Certificates on buildings built before your CRS application?   |  |                          |                                |       |     |                        |       | 12    | 48  |
| 320              | a             | Are you willing to publicize that you will read FIRMs for inquirers and keep a record of what you told them?                      |  |                          |                                |       |     |                        |       | 30    | 30  |
|                  | b             | Do you provide inquirers with other non-insurance related information that is shown on your FIRM?                                 |  |                          |                                |       |     |                        |       | 20    | 20  |
|                  | c             | Do you provide information about flood problems other than those shown on the FIRM?   |  |                          |                                |       |     |                        |       | 20    | 20  |
|                  | d             | Do you provide information about flood depths?  |  |                          |                                |       |     |                        |       | 20    | 20  |
|                  | e             | Do you provide information about special flood-related hazards, such as erosion, subsidence, or tsunamis?                         |  |                          |                                |       |     |                        |       | 20    | 20  |
|                  | f             | Do you provide information about past flooding at or near the site in question?   |  |                          |                                |       |     |                        |       | 20    | 20  |
|                  | g             | Do you provide information about areas that should be protected because of their natural floodplain functions?                    |  |                          |                                |       |     |                        |       | 20    | 20  |
| 330              | a             | Enter 2 points for each flood-related informational brochure, flyer, or other document that is set out for the public to pick up. |  |                          |                                |       |     |                        |       |       | 200 |
|                  | a             | Enter 4 points for each flood-related newsletter, presentation, or other outreach project that is implemented every year.         |  |                          |                                |       |     |                        |       |       |     |
| 340              | a             | Do real estate agents actively advise house hunters if a property is located in a Special Flood Hazard Area?                      |  |                          |                                |       |     |                        |       | 25    | 35  |
|                  | b             | Are there state or local requirements that sellers must disclose whether a property has been flooded?                             |  |                          |                                |       |     |                        |       | 15    | 25  |
|                  | c             | Do real estate agents give house hunters a brochure or handout advising them to check out the flood hazard before they buy?       |  |                          |                                |       |     |                        |       | 8     | 12  |
| 350              | a             | Do you have any flood-related references in your public library?  |  |                          |                                |       |     |                        |       | 5     | 20  |
|                  | c             | Do you have flood-related information or links on your community's website?   |  |                          |                                |       |     |                        |       | 15    | 105 |
| 360              | a,b           | Do you visit homes and help people determine how they could reduce their flooding or drainage problem?                            |  |                          |                                |       |     |                        |       | 25    | 85  |
|                  | c             | If so, do you talk to people about sources of financial assistance for flood or drainage protection measures?                     |  |                          |                                |       |     |                        |       | 5     | 15  |
| 370              |               | Have you reviewed all your community's flood insurance policies and analyzed where coverage should be improved?                   |  |                          |                                |       |     |                        |       | 15    | 110 |
| 410              | a             | Have you conducted your own flood studies and do you use the data when regulating new development?                                |  |                          |                                |       |     |                        |       | 50    | 290 |
|                  | a             | Do you provide (or require the developer to provide) base flood elevations in approximate A Zones?                                |  |                          |                                |       |     |                        |       | 50    | 100 |
|                  | b             | Did your community contribute to the cost of a Flood Insurance Study (e.g., provided cash or a better topo base map)?             |  |                          |                                |       |     |                        |       | 20    | 200 |



|     |       |  |   |      |      |       |
|-----|-------|--|---|------|------|-------|
| 420 | a     | What percentage of your Special Flood Hazard Area is kept as park or other publicly preserved open space?  | 0%  | 0%   | 0%   | 100%  |
|     |       | The percentage is multiplied times 1,450 to obtain the score.  | 0   | 0    | 0    | 1,450 |
|     | c     | Are some of those parks or other publicly preserved open spaces preserved in or restored to their original natural state?  |   |      | 15   | 350   |
|     | e     | Does your community have density transfers or other regulations to encourage developers to keep the SFHA as open space?  |   |      | 15   | 250   |
|     | f     | What percentage of your SFHA is zoned for minimum lot sizes of 5 acres or larger?  | 0%  | 0%   | 0%   | 100%  |
|     |       | The percentage is multiplied times 300 to obtain the score.  | 0   | 0    | 0    | 600   |
| 430 | a(1)  | Does your community prohibit filling or require compensatory storage in all or parts of the SFHA?  |   |      | 100  | 280   |
|     | a(2)  | Does your community prohibit certain types of buildings from all or parts of the SFHA?   |   |      | 100  | 1,000 |
|     | a(3)  | Does your community prohibit or limit the storage of hazardous materials from all or parts of the SFHA?  |   |      | 10   | 50    |
|     | b     | Does your community have a freeboard requirement?  |   |      | 80   | 500   |
|     | c     | Do you have compaction and erosion protection requirements for filling used to support buildings?  |   |      | 30   | 80    |
|     | d     | Do you track building improvements and repairs cumulatively and add the values up to reach the 50% threshold?  |   |      | 40   | 90    |
|     | d     | Do you define substantial damage to include 2 floods in 10 years with average damage at 25% of the building's value?   |   |      | 20   | 20    |
|     | f     | Do you require critical facilities to be protected to the 500-year flood level?  |   |      | 20   | 80    |
|     | g     | Do you require a non conversion agreement signed by the permit applicant for an elevated building?   |   |      | 30   | 240   |
|     | h     | Does your community enforce the International Building and Residential Codes (IBC and IRC)?  |   |      | 40   | 50    |
|     | h     | If your BCEGS class is 5/5 or better, your BCEGS credit is calculated automatically.   | 0   |      | 0    | 50    |
|     | i     | Do you have regulations that ensure that every new building will be built protected from local drainage flooding?  |   |      | 10   | 120   |
|     | o     | Enter 5 points for every CFM or EMI NFIP course graduate, up to a max of 25 points.  |   |      | 0    | 25    |
|     | o     | Do you keep paper records at a secure offsite storage site or scan them and back up the files?   |   |      | 5    | 5     |
| 440 | a     | Is your FIRM on a local GIS layer and does the GIS also show streets and parcels?  |   |      | 50   | 160   |
|     | b     | Have you kept copies of all your old FIRMs?  |   |      | 10   | 15    |
|     | c     | Use the handout "CRS Credit for Benchmark Maintenance" to see if there are any qualifying benchmarks in the NSRS.  |   |      | 5    | 27    |
| 450 | a     | Do you require new developments to build stormwater retention or detention basins?   |   |      | 30   | 380   |
|     | c     | Do you have permit records that show that you require new developments to control erosion from construction projects?  |   |      | 10   | 40    |
|     | d     | Do you have permit records that show that you require new stormwater facilities to include water quality provisions?   |   |      | 20   | 20    |
| 510 | a     | Have you adopted a floodplain management or hazard mitigation plan that has been approved by FEMA?   |   |      | 50   | 382   |
|     | c     | Have you adopted a plan to protect aquatic or riparian species or other natural floodplain function?   |   |      | 15   | 100   |
| 520 |       | Enter 3 points for every building that has been cleared out of the floodplain up to a maximum of 190 points.   |   |      | N/A  | 2,250 |
| 530 |       | Enter 2.4 points for every pre-FIRM building that has been elevated voluntarily, up to a maximum of 160 points.  |   |      | N/A  | 1,600 |
| 540 | a     | Do you have a program to regularly inspect streams, ditches, and other channels and to remove debris when found?   |   |      | 40   | 200   |
|     | c     | If you have credit for 540.a, do you have a capital improvements program for drainage improvements?  |   |      | 30   | 70    |
|     | d     | If you have credit for 540.a, do you have an ordinance that prohibits dumping debris, junk, grass, etc., in drainageways?  |   |      | 15   | 30    |
|     | e     | If you have credit for 450.a, do you have a program to regularly inspect storage basins and to remove debris when found?   |   |      | 25   | 120   |
|     | 610   |  | Do you have a system for getting notified when flooding is expected (more than listening to the radio)? |      |      |       |
|     | a - d | Do you have a flood response plan (or flood annex to the emergency plan) that specifies what to do after a flood   |   |      | 25   | 340   |
|     |       | Do you have a master list of critical facilities in the floodplain and arrangements for special warnings to them?  |   |      |      |       |
|     | e     | Are you a StormReady or TsunamiReady community? (see <a href="http://www.stormready.noaa.gov/">www.stormready.noaa.gov/</a> )  |   |      | 25   | 25    |
| 620 | a - e | Do you have a levee, a levee maintenance program, and a levee failure warning and response plan (similar to 610 a-d)? Is there an annual outreach project sent to properties in the area that would flood if the levee overtopped? |   |      | 50   | 235   |
| 630 | a     | Is your community threatened by a failure of an upstream dam? If so, enter the credit for the State's dam safety program. i.e., the value for "SDS" from the second worksheet.   |   |      | 0    | 45    |
|     | b - e | Do you have a dam failure warning and response plan (similar to 610 a-d)? Is there an annual outreach project sent to properties in the area that would flood if the dam failed?   |   |      | 25   | 115   |
| 710 |       | Enter your county's growth rate, i.e., the value for "CGA" from the right column on the third worksheet.   | 1.00  | 1.00 | 1.00 | 1.50  |
|     |       | Total  | 38  | 0    |      |       |
|     |       | Total "Now" + "Could"  |   | 38   |      |       |
|     |       | Potential CRS Class  | 10  | 10   |      |       |

| State       | CND  | MED | EAP | DOR | PIT | TSF | SET  | Total Score |
|-------------|------|-----|-----|-----|-----|-----|------|-------------|
| Louisiana   | 13.8 | 15  | 15  | 4.5 | 2.3 | 3   | 24   | 68.6        |
| Alaska      | 15   | 15  | 15  | 5   | 1.5 | 2   | 24   | 68.5        |
| Arizona     | 15   | 15  | 15  | 6   | 1.5 | 1   | 24   | 68.5        |
| Rhode Islar | 14.4 | 15  | 15  | 3.7 | 2.3 | 3   | 22.6 | 67          |
| California  | 11.5 | 15  | 15  | 2.1 | 2.3 | 6   | 24   | 66.9        |
| New Mexic   | 14.4 | 10  | 15  | 6   | 1.5 | 3   | 22.8 | 63.7        |
| Virginia    | 14.4 | 15  | 15  | 6   | 1.5 | 4   | 16   | 62.9        |
| Minnesota   | 13.3 | 15  | 15  | 3.3 | 2.3 | 1   | 22   | 62.8        |
| Delaware    | 12.7 | 15  | 15  | 3   | 1.5 | 0   | 24   | 62.2        |
| Idaho       | 13.3 | 15  | 15  | 4.3 | 2.3 | 3   | 17.3 | 61.2        |
| North Dakc  | 10.4 | 15  | 15  | 2.3 | 2.3 | 1   | 24   | 61          |
| Texas       | 14.4 | 15  | 15  | 6   | 2.3 | 6   | 11.3 | 61          |
| Nebraska    | 14.4 | 15  | 15  | 6   | 2.3 | 1   | 14.5 | 59.2        |
| Ohio        | 15   | 15  | 15  | 5.7 | 1.5 | 4   | 11.9 | 59          |
| Wyoming     | 11.5 | 10  | 15  | 1   | 2.3 | 4   | 24   | 58.8        |
| Tennessee   | 12.7 | 15  | 15  | 3.1 | 1.5 | 0   | 20.3 | 58.7        |
| Connecticu  | 14.4 | 15  | 15  | 5.7 | 2.3 | 3   | 11.8 | 58.1        |
| New York    | 13.8 | 15  | 15  | 5   | 1.5 | 4   | 12.8 | 58.1        |
| Vermont     | 14.4 | 15  | 15  | 4.7 | 1.5 | 3   | 13.3 | 57.9        |
| Utah        | 14.4 | 15  | 15  | 6   | 2.3 | 3   | 11.2 | 57.8        |
| Georgia     | 12.7 | 15  | 15  | 2   | 1.5 | 3   | 16.3 | 56.5        |
| Michigan    | 12.7 | 15  | 15  | 3.4 | 1.5 | 6   | 12   | 56.5        |
| Illinois    | 15   | 15  | 15  | 5   | 1.5 | 3   | 10.8 | 56.3        |
| Arkansas    | 12.7 | 15  | 15  | 4.5 | 2.3 | 3   | 12.3 | 55.8        |
| Mississippi | 11.5 | 15  | 15  | 4   | 1.5 | 6   | 9.6  | 53.6        |
| North Caro  | 13.8 | 15  | 15  | 3.4 | 1.5 | 6   | 7.6  | 53.4        |
| Maine       | 1.2  | 10  | 15  | 6   | 2.3 | 3   | 24   | 52.4        |
| West Virgir | 13.8 | 15  | 15  | 4.5 | 2.3 | 1   | 9.7  | 52.3        |
| Oklahoma    | 13.8 | 15  | 15  | 3.8 | 2.3 | 4   | 7.2  | 52.1        |
| Nevada      | 11.5 | 15  | 15  | 4   | 1.5 | 4   | 9.9  | 51.9        |
| Indiana     | 11   | 15  | 15  | 1   | 1.5 | 4   | 9.4  | 47.9        |
| Kentucky    | 12.1 | 15  | 15  | 1   | 1.5 | 1   | 10.2 | 46.8        |
| Massachus   | 13.8 | 15  | 15  | 4.3 | 1.5 | 1   | 4.7  | 46.3        |

|            |      |    |     |     |   |      |   |      |
|------------|------|----|-----|-----|---|------|---|------|
| South Dakc | 11.5 | 15 | 3.2 | 2.3 | 2 | 6.2  | 6 | 46.1 |
| South Caro | 12.7 | 15 | 3.7 | 1.5 | 0 | 4.7  | 6 | 43.6 |
| Oregon     | 4    | 15 | 4   | 0.8 | 4 | 9.4  | 6 | 43.2 |
| Missouri   | 12.7 | 10 | 1   | 1.5 | 1 | 10.6 | 6 | 42.8 |
| Iowa       | 11   | 15 | 1   | 1.5 | 1 | 4.5  | 6 | 39.9 |
| Alabama    | 0    | 0  | 1   | 0   | 0 | 0    | 0 | 1    |

| STATE   | COUNTY NAME      | CGA<br>2007-17 |
|---------|------------------|----------------|
| Alabama | Autauga County   | 1.18           |
| Alabama | Baldwin County   | 1.12           |
| Alabama | Barbour County   | 1.00           |
| Alabama | Bibb County      | 1.08           |
| Alabama | Blount County    | 1.13           |
| Alabama | Bullock County   | 1.00           |
| Alabama | Butler County    | 1.00           |
| Alabama | Calhoun County   | 1.01           |
| Alabama | Chambers County  | 1.07           |
| Alabama | Cherokee County  | 1.15           |
| Alabama | Chilton County   | 1.06           |
| Alabama | Choctaw County   | 1.00           |
| Alabama | Clarke County    | 1.00           |
| Alabama | Clay County      | 1.00           |
| Alabama | Cleburne County  | 1.07           |
| Alabama | Coffee County    | 1.09           |
| Alabama | Colbert County   | 1.00           |
| Alabama | Conecuh County   | 1.00           |
| Alabama | Coosa County     | 1.03           |
| Alabama | Covington County | 1.00           |
| Alabama | Crenshaw County  | 1.00           |
| Alabama | Cullman County   | 1.03           |
| Alabama | Dale County      | 1.02           |
| Alabama | Dallas County    | 1.00           |
| Alabama | DeKalb County    | 1.10           |
| Alabama | Elmore County    | 1.19           |
| Alabama | Escambia County  | 1.00           |
| Alabama | Etowah County    | 1.00           |
| Alabama | Fayette County   | 1.00           |
| Alabama | Franklin County  | 1.00           |
| Alabama | Geneva County    | 1.03           |
| Alabama | Greene County    | 1.00           |
| Alabama | Hale County      | 1.00           |
| Alabama | Henry County     | 1.11           |
| Alabama | Houston County   | 1.11           |

*All counties' growth rates will be placed here.  
This is an example list using the 2007 formula.  
The 2013 numbers will be similar.*